## Clean Version of the Entire Set of Pending Claims

## WHAT IS CLAIMED IS:

1. (Herein Twice Amended) A POS transaction system comprising:

a keypad;

a circuit for serving up content to the customer; and

a link, communicatively connecting the keypad and the customerinteraction circuit.

2. (Previously Once Amended) The transaction system of claim 1, wherein the keypad comprises

a keypad for interacting with a cashier; and wherein the customer-interaction circuit comprises

a circuit for interacting with the customer and not the cashier.

3. (Previously Once Amended) The transaction system of claim 1, wherein the link comprises

a link for communicating a dollar amount of a transaction between the keypad and the customer-interaction circuit.

4. (Previously Once Amended) The transaction system of claim 1, wherein the keypad comprises

a display.

5. (Previously Once Amended) The transaction system of claim 1, wherein the customer-interaction circuit comprises

accessories including one from the following set of accessories: smart-card reader, magnetic-strip reader and biometric-information circuit, check reader and receipt printer.

6. (Once Amended) The transaction system of claim 1, wherein the customer-interaction circuit comprises

a port for connecting via a communications link to a remote service provider.



- 7. (Previously Once Amended) The transaction system of claim 1, wherein the transaction system comprises only one port for connecting via a communications link to any remote service provider.
- 8. (Previously Once Amended) The transaction system of claim 1, wherein the customer-interaction circuit comprises

a virtual PIN pad.

- 9. (Previously Once Amended) The transaction system of claim 8, wherein the customer-interaction circuit is programmed to capture a personal iidentification number (PIN) by means of the virtual PIN pad.
- 10. (Previously Once Amended) The transaction system of claim 1, wherein the customer-interaction circuit comprises virtual paper.
- 11. (Previously Once Amended) The transaction system of claim 10, wherein the customer-interaction circuit is programmed to capture a signature by means of the virtual paper.
  - 12. (Previously Once Amended) A point of sale comprising:

a cash register; and

the transaction system of claim 1,

wherein the cash register and the transaction system are co-located but are not communicatively coupled.

13. (Twice Amended Herein) A method for authorizing a transaction at a POS location, the method comprising:

engaging in a transaction at a POS location, thereby generating a dollar amount for the transaction;

entering that transaction dollar amount into a keypad;

then communicating the transaction dollar amount from the keypad to a customer-interaction circuit;





then communicating the transaction dollar amount from the keypad to a customer-interaction circuit;

then communicating details of the transaction, including the dollar amount, to a remote service provider for authorization; and

during the step of entering and both steps of communicating, serving up content to the customer at the customer-interaction circuit.

14. (Never Amended) The method of claim 13, wherein, between the steps of communicating, the following step is performed:

displaying the transaction dollar amount to the customer-interaction circuit for the customer; and

receiving approval from the customer for the transaction dollar amount.



15. (Never Amended) The method of claim **13**, wherein the step of communicating details comprises:

communicating transaction details to a payment processor.

## Claim Rewriting with All Changes Included

## WHAT IS CLAIMED IS:

1. (Twice Amended) A POS transaction system comprising:

a keypad;

a circuit for interacting with aserving up content to the customer; and

a link, communicatively connecting the keypad and the customerinteraction circuit.

2. (Once Amended) The transaction terminal of claim 1, wherein the keypad comprises

a keypad for interacting with a cashier; and

wherein the customer-interaction circuit comprises

a circuit for interacting with the customer and not the cashier.

3. (Once Amended) The transaction terminal of claim 1, wherein the link comprises

a link for communicating between the keypad and the customerinteraction circuit a dollar amount of a transaction.

4. (Once Amended) The transaction terminal of claim 1, wherein the keypad comprises

accessories including one member of the following set of accessories: check reader, display and receipt printer.

5. (Once Amended) The transaction terminal of claim 1, wherein the customer-interaction circuit comprises

accessories including one member of the following set of accessories: smart-card reader, magnetic-strip reader and biometric scanners.

6. (Once Amended) The transaction terminal of claim 1, wherein the customer-interaction circuit comprises

a port for connecting via a communications link to a remote service provider.

- 7. (Once Amended) The transaction terminal of claim 6, wherein the transaction terminal comprises only one port for connecting via a communications link to any remote service provider.
- 8. (Once Amended) The transaction terminal of claim 1, wherein the customer-interaction circuit comprises a virtual keypad.
- 9. (Once Amended) The transaction terminal of claim 8, wherein the customer-interaction circuit is programmed to capture a personal identifier number (PIN) by means of the virtual keypad.
- 10. (Once Amended) The transaction terminal of claim 1, wherein the customer -interaction circuit comprises virtual paper.
- 11. (Once Amended) The transaction terminal of claim 10, wherein the customer-interaction circuit is programmed to capture a signature by means of the virtual paper.
- **13**. (Twice Amended) A method for authorizing a transaction at a POS location, the method comprising:

engaging in a transaction at a POS location, thereby generating a dollar amount for the transaction;

entering that transaction dollar amount into a keypad;

then communicating details of the transaction, including the dollar amount, to a remote service provider for authentication; and

during the step of entering and both steps of communicating, <u>serving</u> <u>up content to the interacting with the</u> customer at the customer-interaction circuit.

14. (Once Amended) The method of claim 13, wherein, between the steps of communicating, the following step is performed:

displaying the transaction dollar amount to the customer-interaction circuit for the customer; and

receiving approval from the customer for the transaction dollar amount.